

Title (en)

CRYPTOGRAM GENERATION FOR A DEVICE TOKEN LINKED TO MULTIPLE CREDENTIALS

Title (de)

KRYPTOGRAMMERZEUGUNG FÜR EIN MIT MEHREREN BERECHTIGUNGSNACHWEISEN VERKNÜPFTES VORRICHTUNGSTOKEN

Title (fr)

GÉNÉRATION DE CRYPTOGRAMME POUR UN JETON DE DISPOSITIF LIÉ À DE MULTIPLES JUSTIFICATIFS D'IDENTITÉ

Publication

EP 3933734 A1 20220105 (EN)

Application

EP 20183058 A 20200630

Priority

EP 20183058 A 20200630

Abstract (en)

The invention provides a technique in which payment credentials, e.g. a cryptogram, can be generated remotely and in real time at a point of sale terminal whilst a transaction is ongoing. A mobile device communicates with the point of sale terminal to obtain transaction data and transmits this along with a unique identifier to a remote server in a payment credential generation request. The remote server generates a payment credential based on the unique identifier and transmits the generated payment credential to the mobile device. The mobile device in turn transmits the payment credential to the point of sale terminal, to allow the payment credential to be used in onward processing of the transaction. This technique enables a user to effect payment with a funding account that is not associated with the payment instrument presented at the point of sale terminal.

IPC 8 full level

G06Q 20/32 (2012.01); **G06Q 20/22** (2012.01); **G06Q 20/38** (2012.01); **G06Q 20/40** (2012.01)

CPC (source: EP)

G06Q 20/20 (2013.01); **G06Q 20/3278** (2013.01); **G06Q 20/385** (2013.01); **G06Q 20/425** (2013.01)

Citation (search report)

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- [I] US 2014372308 A1 20141218 - SHEETS JOHN [US]
- [I] US 2019020478 A1 20190117 - GIRISH APARNA [US], et al

Cited by

US2021398108A1; US12008551B2; EP4307611A1; EP4307610A1

Designated contracting state (EPC)

AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK MT NL NO PL PT RO RS SE SI SK SM TR

Designated extension state (EPC)

BA ME

DOCDB simple family (publication)

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